

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Case No. 17-24553-GLT

Stassen Henderson  
Debtor

Chapter 7

Doc. No.:

Stassen Henderson  
Movant

Related to Doc. No.:

v.

Hearing Date: 7/12/18 at 10:30 A.M.

Cincinnati Insurance Company, a/s/o  
Frederick Sams, D.M.D.,  
Respondent

**MOTION TO AVOID JUDGMENT LIEN  
PURSUANT TO 11 U.S.C. §522(f)(1)(A)**

**AND NOW** comes the Movant, Stassen Henderson, by and through his counsel, Albert G. Reese, Jr., Esquire and the Law Office of Albert G. Reese, Jr. and in support of his Motion to Avoid Judgment Lien Pursuant to 11 U.S.C. §522(f)(1)(A) avers as follows:

1. The Movant filed a Voluntary Petition for relief under Chapter 7 of the United States Bankruptcy Code on November 11, 2017.
2. The Respondent, Cincinnati Insurance Company as Subrogee of Frederick Sams, D.M.D. holds a judgment lien within the meaning of 11 U.S.C. §101(36), as said lien was obtained by virtue of the judgment docketed at case number AR-06-5729, in the Court of Common Pleas of Allegheny County, Pennsylvania, by default.
3. The Respondent's lien is in the amount of \$12,362.82 which was entered August 2, 2006. The Respondent sued the Movant because he negligently caused a collision which resulted in damage to Subrogee Frederick Sams, D.M.D.'s vehicle.
4. The judgment creates a lien of record against the Movant's personal property located at 1358 Paulson Avenue, Pittsburgh, Allegheny County, Pennsylvania 15206.

5. At the time of filing, the Movant's personal property was valued at \$27,250.00. Movant's personal property is exempt and claims his personal property as being exempt as follows: \$2,500.00 under 11 U.S.C. §522(d)(3), \$3,100.00 under 11 U.S.C. §522(d)(5) and \$21,250.00 under 11 U.S.C. §522(d)(7).
6. Pursuant to 11 U.S.C. §(f)(1)(A), the Movant is entitled to avoid the judgment lien held by the Respondent as the sum of said judgment lien, all other liens on the personal property and the amount of the exemption that the Movant could claim if there were no liens on the personal property exceeds the value that the Movant's interest in the personal property would have had in the absence of any liens.

**WHEREFORE**, the Movant Stassen Henderson., respectfully requests that this Honorable Court enter an Order avoiding the lien held by the Respondent, Cincinnati Insurance Company at docket number AR-06-5729, in the Court of Common Pleas of Allegheny County, Pennsylvania.

Dated: May 29, 2018

Respectfully submitted by:  
/s/ Albert G. Reese, Jr., Esquire  
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